

Information to identify the case:

Debtor 1	<u>Gumsook Yang</u>		Social Security number or ITIN xxx-xx-1307
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	12-17129-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gumsook Yang

8/17/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Gumsook Yang
 Debtor

Case No. 12-17129-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Aug 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2017.

db	+Gumsook Yang, 313 Elizabeth Ave., Elizabethport, NJ 07206-1635
512875811	+Beatrix Torres, 313 Elizabeth Ave., 2nd floor, Elizabethport, NJ 07206-1635
512875812	+C&A Salisbury Inc., 828 S. Salisbury Blvd., Salisbury, MD 21801-6208
512875813	Capital One Mortgage, PO Box 105385, Atlanta, GA 30348-5385
513223350	+Capital One, N.A., Attn: Mortgage Payments, 31063-1111, 7933 Preston Road, Plano, TX 75024-2302
512875814	+Citibank, Po Box 769013, San Antonio, TX 78245-9013
512875815	+City of Elizabeth, 50 Winfield Scott Plaza, Room G10, Elizabeth, NJ 07201-2408
512875816	+Liberty American Water, Box 371852, Pittsburgh, PA 15250-7852
512875817	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
512875818	+Trinitas Emergency Solutions, PO Box 8500-7316, Philadelphia, PA 19178-0001
512875819	+University Radiology Group, P.C., PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 17 2017 23:08:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 17 2017 23:08:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: AISACG.COM Aug 17 2017 22:48:00 Ascension Capital Group, P.O. Box 165028, Irvington, TX 75016-5028
515918274	+EDI: AISACG.COM Aug 17 2017 22:48:00 Capital One N. A., c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
512990098	+E-mail/Text: csc.bankruptcy@amwater.com Aug 17 2017 23:09:32 New Jersey American Water, PO box 578, Alton IL 62002-0578
513185432	EDI: VERIZONWIRE.COM Aug 17 2017 22:48:00 VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61702-3397
512875820	+EDI: VERIZONCOMB.COM Aug 17 2017 22:49:00 Verizon, PO Box 4830, Trenton, NJ 08650-4830
512875821	EDI: VERIZONWIRE.COM Aug 17 2017 22:48:00 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

Alexandra T. Garcia	on behalf of Creditor Capital One, N.A. NJECFMAIL@mwc-law.com
Denise E. Carlon	on behalf of Creditor Capital One, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Ileana Montes	on behalf of Debtor Gumsook Yang imontes@garcesgrabler.com
Joshua I. Goldman	on behalf of Creditor Capital One, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

TOTAL: 5